



Department of the Navy
Civilian Benefits Center
Benefits Bulletin 2012-1

Review Your Biweekly Leave and
Earnings Statement

This is to remind you of the Department of the Navy policy that you are responsible for reviewing your biweekly Leave and Earnings Statement (LES) to ensure proper deductions have been withheld and to avoid errors for which you could be indebted. It is especially important to review the LES you receive on January 20, 2012 since it will reflect any election you made during the Federal Benefits Open Season.

Bulletin Highlights

- Review your LES each pay period to be sure proper deductions have been withheld.
- Benefits open season elections are reflected in the pay check you receive on January 20, 2012, not the one you receive on January 6, 2012.
- A Self and Family health insurance enrollment does not automatically change to a Self Only enrollment when you no longer have family members eligible for coverage.
- Option C – Family life insurance enrollment does not automatically terminate when you no longer have family members eligible for coverage.

Federal Employees Health Benefits (FEHB)

Your health insurance enrollment code and premium are listed under “Deductions” as “FEHB”. If you are enrolled in FEHB, verify the amount withheld.

- A list of FEHB premiums for 2012 is available at <http://opm.gov/insure/health/rates/index.asp>.
- If you were enrolled in 2011 in a plan that is not participating in 2012, you were required to make an open season election to continue coverage. If you failed to make an election you are no longer enrolled in FEHB and there will be no deduction for FEHB.
- If you made an open season election, the FEHB deduction will be the 2012 premium for the new health insurance plan.
- If you did not make an open season election, the deduction will be the 2012 premium for your current health insurance plan.

A reminder that a Self and Family FEHB enrollment does not automatically change to a Self Only enrollment when you no longer have family members (a spouse or children under age 26) eligible for coverage.

- Review the last digit of your FEHB enrollment code. If it is 2 or 5, you are enrolled in a Self and Family plan (Examples: 105, 112, 315, 342, 455, LP2, etc).

- If you are enrolled in a Self and Family plan and have no eligible family members call the Benefits Line.

Federal Employees' Group Life Insurance (FEGLI)

If you elected life insurance, review Block 27 of your most recent SF 50, Notification of Personnel Action and verify that the FEGLI options you elected match the FEGLI deductions on your LES.

- Basic insurance premiums are listed as "FEGLI" - "Code C". You pay \$0.15 biweekly for each \$1,000 of your Basic insurance amount.
- Optional insurance premiums are listed separately as "FEGLI OPTNL". Under "Code" the options will be identified as "A" for Standard, "B" for Additional or "C" for Family.

The premiums for optional insurance are based on your age. A list of premiums for each option is available at http://opm.gov/insure/life/rates/em_rates.asp. Note that at age 55 the premiums increase substantially.

Some FEGLI premiums changed effective January 1, 2012. Benefits Bulletin 2011-12 provides additional information. The bulletin is available at <http://www.public.navy.mil/donhr/Benefits/resources/Pages/Default.aspx>.

Option C – Family enrollment does not automatically terminate when you no longer have family members (a spouse or children under age 22) eligible for coverage. If you have deductions for Option C and have no eligible family members call the Benefits Line.

- The Office of Personnel Management calculator can help you determine the cost and value of your life insurance. The calculator is available at <http://www.opm.gov/calculator/worksheet.asp>.

Thrift Savings Plan (TSP)

If you elected to contribute to TSP, verify the amount withheld.

- Regular TSP contributions are listed as "TSP Savings". If your contributions are based on a percentage of your salary, the percentage is listed in Block 22. Your regular TSP election continues from year to year unless you make a change.
- TSP catchup contributions are listed as "TSP CUC". Your 2011 TSP catchup election does not continue in 2012; you must make a new election. You can make the election at any time.
- Additional information about participating in TSP during calendar year 2012 is available in Benefits Bulletin 2011-11. The bulletin is available at <http://www.public.navy.mil/donhr/Benefits/resources/Pages/Default.aspx>.

Federal Flexible Spending Account Program (FSAFEDS)

If you made an open season election to contribute to FSAFEDS in 2012, verify that the biweekly amount you elected has been withheld.

- Healthcare FSAFEDS contributions are listed under “Deductions” as “FSA-HC”
- Dependent Care FSAFEDS contributions are listed under “Deductions” as “FSA-DC”.
- If you have questions about FSAFEDS call SHPS at 877-372-3337 from 9 a.m. to 9 p.m. Eastern Time, Monday through Friday to speak to a Customer Service Representative. The TTY number for the deaf and hard of hearing is 800-952-0450.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

Dental insurance premiums are listed under “Deductions” as “Dental” and vision insurance premiums are listed as “Vision”. If you are enrolled in FEDVIP, verify the amount withheld.

- A list of 2012 dental premiums is available at <http://opm.gov/insure/dental/rates/index.asp> and 2012 vision premiums at <http://opm.gov/insure/vision/rates/index.asp>.
- If you made an open season election, verify that deductions are withheld for the new plan.
- If you did not make an open season election, the deduction will reflect the 2012 premium for your current plan.
- If you have questions about FEDVIP, call BENEFEDS at 877-888-3337 to talk to a Customer Service Representative (CSR). The CSRs are available Monday to Friday from 9 a.m. to 7 p.m. Eastern Time. The TTY number for the deaf and hard of hearing is 877-889-5680.

Federal Long Term Care Insurance Program (FLTCIP)

Long term care insurance premiums are listed under “Deductions” as “Long Term Care”. If you are enrolled in FLTCIP, verify the amount withheld.

If you have questions about FLTCIP, contact Long Term Care Partners at 800-582-3337. The CSRs are available Monday through Friday, 8 a.m. to 7 p.m., Eastern Time, except on federal holidays. The TTY number for the deaf and hard of hearing is 800-843-3557.

Questions and Additional Information

Additional information about your LES is available at <http://www.dfas.mil/dfas/civilianemployees/understandingyourcivilianpay/LES.html>.

If you have questions about FEHB, FEGLI, TSP or retirement, call the Benefits Line at 888-320-2917 and select menu option #4 to speak with a Customer Service Representative (CSR). CSRs are available from 7:30 a.m. until 7:30 p.m., Eastern Time, Monday through Friday, except on federal holidays. The TTY number for the deaf and hard of hearing is 207-255-0123. You may also email your questions to navybenefits@navy.mil.